

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

TEDI J PEREZ

Debtor(s)

Case No. 18-21584CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/23/2018.
- 2) The plan was confirmed on 06/29/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/14/2018, 10/15/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/13/2020, 01/13/2020, 05/12/2021, 09/13/2022.
- 5) The case was dismissed on 08/30/2024.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 79.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,823.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.



**Receipts:**

Total paid by or on behalf of the debtor \$87,338.00  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$87,338.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,101.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$4,146.49  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$7,247.49**

Attorney fees paid and disclosed by debtor: \$899.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AARONS SALES & LEASE D/B/A AAR	Unsecured	0.00	NA	NA	0.00	0.00
AFNI	Unsecured	79.00	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL SVCS INC	Secured	11,574.00	11,287.20	11,287.20	10,874.41	1,359.06
AMERICREDIT FINANCIAL SVCS INC	Secured	NA	0.00	0.00	0.00	0.00
BANK AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Secured	87,134.00	86,707.64	54,272.53	54,272.53	0.00
BANK OF AMERICA NA**	Secured	NA	0.00	0.00	548.45	0.00
BANK OF AMERICA NA**	Secured	0.00	4,558.69	4,558.69	4,558.69	0.00
CAPITAL ONE NA**	Unsecured	221.00	248.97	248.97	0.00	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	342.00	342.91	342.91	0.00	0.00
CONSERV	Unsecured	1,690.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	1,106.95	1,106.95	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	0.00	6,058.65	6,058.65	0.00	0.00
IC SYSTEM INC++	Unsecured	0.00	NA	NA	0.00	0.00
MUNICIPALITY OF MONROEVILLE (E	Priority	5,000.00	NA	4,615.32	4,615.32	0.00
NCB MANAGEMENT SERVICES INC*	Unsecured	3,969.00	3,969.62	3,969.62	0.00	0.00
PA STATE EMPLOYEES CU/PSECU	Unsecured	1,426.00	1,411.47	1,411.47	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Priority	NA	NA	NA	2,012.05	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	525.74	525.74	0.00	0.00
PITTSBURGH CENTRAL FCU**	Unsecured	0.00	NA	NA	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	647.00	0.00	0.00	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CF M	Unsecured	NA	493.12	493.12	0.00	0.00
REGIONAL ACCEPTANCE CORP	Unsecured	0.00	3,514.51	3,514.51	0.00	0.00
REGIONAL ACCEPTANCE CORP	Secured	11,266.00	0.00	0.00	0.00	0.00
SANTANDER CONSUMER USA**	Unsecured	0.00	NA	NA	0.00	0.00
SOUTHWEST CREDIT SYSTEMS*	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES II	Unsecured	0.00	NA	NA	0.00	0.00
THINK CASH FDB++	Unsecured	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	65,919.00	67,907.37	0.00	1,850.00	0.00
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	152.17	152.17	0.00	0.00



<b><u>Scheduled Creditors:</u></b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
VERIZON BY AMERICAN INFOSOURC	Unsecured	NA	1,336.91	1,336.91	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$54,272.53	\$54,820.98	\$0.00
Mortgage Arrearage	\$4,558.69	\$4,558.69	\$0.00
Debt Secured by Vehicle	\$11,287.20	\$10,874.41	\$1,359.06
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$70,118.42</b>	<b>\$70,254.08</b>	<b>\$1,359.06</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$4,615.32	\$6,627.37	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$4,615.32</b>	<b>\$6,627.37</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$19,161.02</b>	<b>\$1,850.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$7,247.49</u>	
Disbursements to Creditors	<u>\$80,090.51</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$87,338.00</u></b>



12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/08/2024

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.